



STATE OF WEST VIRGINIA

## Offices of the Insurance Commissioner

JOE MANCHIN III  
Governor

JANE L. CLINE  
Insurance Commissioner

September 16, 2008

All Health Insurance (Accident And Sickness) Companies  
Licensed In West Virginia

Re: West Virginia's High Risk Health Insurance Pool ("AccessWV")

Dear Sir/Madam:

AccessWV, West Virginia's high risk health insurance pool, offers health insurance to persons who are rejected or had a refusal to issue substantially similar health insurance coverage in the individual market due to health reasons. In addition, any person who receives a refusal by an insurer to issue insurance except at a rate exceeding the AccessWV plan rate is also eligible. The pool also covers "HIPAA eligibles", that is, persons with guaranteed rights to coverage through the Federal Health Insurance Portability and Accountability Act (HIPAA).

Prospective clients applying for individual coverage who are not accepted, who are offered restrictive coverage as a result of medical underwriting, or who can only be covered at a rate exceeding the AccessWV plan rate may benefit from learning about the high risk pool.

HIPAA eligible persons who are quoted "guaranteed issue" rates because of medical conditions may also be appropriate referrals. AccessWV rates, while higher than standard rates, are likely to be significantly lower than most "guaranteed issue" ("HIPAA") rates.

While there is no requirement to inform these clients about AccessWV, I would strongly encourage you to do so voluntarily as a service to these individuals. This might be done by enclosing an announcement or an AccessWV brochure with your notice. (See enclosures.)

If you have any questions, or if you would like a supply of AccessWV brochures, please call AccessWV at 1-866-445-8491.

Your cooperation in helping the high risk pool reach West Virginians who might benefit from its services will be highly valued.

Sincerely,

Jane L. Cline, Insurance Commissioner  
Chair, AccessWV Board of Directors



NOTICE OF ELIGIBILITY FOR THE  
WEST VIRGINIA HEALTH INSURANCE PLAN

You may be eligible to purchase health insurance coverage through the West Virginia Health Insurance Plan, known as "AccessWV".

AccessWV provides health insurance to West Virginia residents who have difficulty obtaining individual coverage in the private market because of medical conditions. AccessWV does not turn people down for medical reasons. AccessWV also provides insurance to persons who have guaranteed access to coverage through the Federal Health Insurance Portability and Accountability Act (HIPAA).

A program of the State of West Virginia, AccessWV is part of the WV Offices of the Insurance Commissioner.

For information, please call 1-866-445-8491 (toll-free) or visit the web-site [accesswv.org](http://accesswv.org).

AccessWV  
P.O. Box 50540  
Charleston, WV 25305  
1-866-445-8491  
[www.accesswv.org](http://www.accesswv.org)